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09/481,766	01/11/2000	Robert J. Tramontano	8378.00	6080

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EXAMINER
TRUONG, CAM Y T

ART UNIT	PAPER NUMBER
2172	

DATE MAILED: 07/17/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

	Application No.	Applicant(s)	
Office Action Summary	09/481,766	TRAMONTANO, ROBERT J.	
	Examiner	**Art Unit**	
	Cam-Y T Truong	2172	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _14 May 2002_ .

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under _Ex parte Quayle_, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1 and 3-35_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1 and 3-35_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐ Certified copies of the priority documents have been received.

        2.☐ Certified copies of the priority documents have been received in Application No. _____ .

        3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1)☐ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .
4)☐ Interview Summary (PTO-413) Paper No(s). _____ .
5)☐ Notice of Informal Patent Application (PTO-152)
6)☐ Other: _____ .

DETAILED ACTION

1.   Applicant has amended claim 1, 3-7 and cancelled claim 2. Claims 1, 3-35 are

pending in this Office Action.

Applicant's arguments filed 5/14/02 have been fully considered but they are not

persuasive.

Applicant discussed that Zucknovich, Burdick and Melchione merely describe

databases stored an accessed on servers, not on self-service machines. However,

Zucknovich teaches that the database servers that are available to the CGI are listed in

the Webpubl.Inl file on the web server 4. When satisfying a no-text matching query, the

CGI will attempt to sue an SQL type server first. If that database server is not available,

the CGI will automatically switch to the next available SQL database server. When

satisfying a text matching query, the CGI will attempt to use an full text database server.

Again, if that server is not available, then its backup will be tried, and so on, until either

a server can satisfy the query (col. 11, lines 5-20). This information shows that the

system have to have two servers; the first DB server 11 which includes a relational

database 11 is stored in a server; the second DB server 13 which includes a relational

database 10 is stored in another server.   Also, Burdick teaches that the system network

includes a plurality of database servers 105 and 107. When a client enters data

requests, the system will access any one of database servers 105, 107 (fig. 1; col. 7,

lines 1-10). This information shows that because of the two database servers 105 and

107 are connected through network with different location, thus these two database

servers are on different servers. It is clear that servers are computers, which have

functions same as self-service machines or self-service machines are only computers,

which are used to stored databases and accessed by users. Thus, servers are

presented as self-service machines.

Applicant also discussed that neither Zucknovich, Burdick nor Melchione

describe storing information for only those customers that frequent the self-service

machines in the relational database stored on self-service machine. Zucknovich

teaches that the user may then selected a document by clicking on the document's

headline. The document transfer process takes place as follows: The web server 4

issues a request to the relational database 11 asking whether the user is permitted to

view the selected document. Assuming that the selected SQL server is available, then

the SQL server returns whether the use is so permitted. It the user is not permitted,

then the web server 4 generates a HTML page using an error template. It the user is

permitted, the requested document file is opened. At the user computer 6, 8, the

Internet browser program launches a helper application to allow the user to read, print

and save the document. Scenario 1: User 1 signs on to the web server 4 at his office.

The CGI marks this browser/user ID combination as the current user. At 5:00 PM, he

goes home, without closing down his browser. At 5:45 PM he signs on from his home

computer. The CGI now marks this browser/user ID as the current user. At 10:00 PM,

he goes to bed, without turning off his browser. At 8:00 AM the next day, he arrives at

work, and tries to access the web server 4 again (col. 9, lines 40-65; col. 78, lines 15-

35). This information shows that user 1 access frequently the web server 4.

Melchione also teaches that DB2 database includes security database, domain

database, parameter database. For each user's profile, the security database 30

maintains information about the user's workstation. The security database 30 also

determines whether the user can access certain accounts. The domain database 31

stores account status of each user. When the account opening system and process is

used as part of the integrated system of the present invention, the greeter step is

particular important. In particular, aside from the aforementioned advantages, the

greeter step provides useful information concerning customers and potential customers

that enter a branch and make it possible to determine, how long a customer waits in

line, how frequently a customer visits a particular branch (fig. 1, col. 17, lines 10-35; col.

45, lines 10-20).

Claim Rejections - 35 USC § 112

2.   Claims 1, 3-34 and 35 are rejected under 35 U.S.C. 112, second paragraph, as

being indefinite for failing to particularly point out and distinctly claim the subject matter

which applicant regards as the invention.

Claims 1, 3-20 recite the limitation "those customers" and "the relational

databases" in claim 1, lines 3-4. There is insufficient antecedent basis for this limitation

in the claim 1.

Claims 21-34 recite the limitation "those customers" in claim 21, lines 4-5. There

is insufficient antecedent basis for this limitation in the claim 21.

Claim 35 recites the limitation "those customers" in claim 35, line 3. There is

insufficient antecedent basis for this limitation in the claim 35.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in-
> (1) an application for patent, published under section 122(b), by another filed in the United States
> before the invention by the applicant for patent, except that an international application filed under the
> treaty defined in section 351(a) shall have the effect under this subsection of a national application
> published under section 122(b) only if the international application designating the United States was
> published under Article 21(2)(a) of such treaty in the English language; or
> (2) a patent granted on an application for patent by another filed in the United States before the
> invention by the applicant for patent, except that a patent shall not be deemed filed in the United
> States for the purposes of this subsection based on the filing of an international application filed under
> the treaty defined in section 351(a).

4.   Claim 35 is rejected under 35 U.S.C.102(e) as being anpaticiated by Zucknovich

et al (or hereinafter "Zucknovich") (USP 5940843).

As to claim 35, Zucknovich teaches the claimed limitation "a plurality of self-

service machines..........frequent the SSM" as (fig. 1, col. 28, lines 30-65; col. 11, lines

5-25).

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

6.   Claims 1, 3-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Burdick et al (or hereinafter "Burdick") (USP 6148307) in view of Melchione et al (or

hereinafter "Melchione") (USP 5930764).

As to claim 1, Burdick teaches the claimed limitation "each of the SSMs

executes a relational database.......stored on the SSM" as relationship between the

data distributor and database servers 505, 506, 507, and 509 within the distributed

database. Each database server is associated with loader which includes inserting,

updating, Deleting to maintain each database server (fig. 5). Burdick fails to teaches the

claimed limitation "each of the relational databases stores information for only those

customers that frequent the SSM. However, Melchione teaches the above claimed

limitation in (fig. 1, col. 17, lines 10-35; col. 45, lines 10-20). It would have been

obvious to a person of an ordinary skill in the art at the time the invention was made to

apply Melchione's teaching of DB2 database which include security database, domain

database, parameter database. For each user's profile, the security database 30

maintains information about the user's workstation. The security database 30 also

determines whether the user can access certain accounts. The domain database 31

stores account status of each user. When the account opening system and process is

used as part of the integrated system of the present invention, the greeter step is

particular important. In particular, aside from the aforementioned advantages, the

greeter step provides useful information concerning customers and potential customers

that enter a branch and make it possible to determine, how long a customer waits in

line, how frequently a customer visits a particular branch to Burdick's system in order to

monitor or maintain a user's profile during a user searches or retrieves a database.

As to claim 3, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "the SSM further comprises means for ....the customer at the SSM". However, Melchione teaches the above claimed limitation in col. 11, lines 40-60.

As to claim 4, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "using the information stored......to the customer at the SSM". However, Melchione teaches the above claimed limitation in col. 11, lines 40-60.

As to claim 5, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "wherein operations for the relational database.....in the relational database on the SSMs". However Burdick teaches that a client's local database server 105 then processes the search request, requesting information from other database servers 107 as necessary (col. 7, lines 30-40).

As to claim 6, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "storing the information in relational databases on a plurality of the SSMs". However, Burdick teaches that storing databases on each server (col. 8, lines 40-55).

As to claim 7, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "moving the information ....among the SSMs". However, Burdick teaches that data distributor 609 has the ability to provide both incremental and full refreshes of database tables to remote site databases (fig. 5, col. 12, lines 35-40).

As to claim 8, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "each of the relational databases is a partition of a global relational database, ...stored on a plurality of the SSMs". However, Burdick teaches that data distributor 609 has the ability to provide both incremental and full refreshes of database tables to remote site databases (fig. 5, col. 12, lines 35-40).

As to claim 9, Burdick discloses the claimed limitation subject matter in claim 2, except Burdick does not teach the claimed limitation "each of the relational database.....that frequent the SSM that executes the RDBMS". However, Melchione teaches the above claimed limitation in col.11, lines 25-40. It would have been obvious to a person of an ordinary skill in the art at time invention was made to apply Melchione's teaching of the central customer information system contains a plurality of customer profiles, each customer profile including demographic information and customer financial goals to Burdird's system in order to keep track a user's profile at branch offices.

As to claim 10, Burdick teaches the claimed limitation "one or more transaction .....from the SSMs" as (col. 6, lines 40-67; col. 7, lines 10-40).

As to claim 11, Burdick teaches the claimed limitation "one or more data warehouse systems coupled .....involving the SSMs" as (fig. 5, col. 7, lines 10-40).

As to claim 12 , Burdick teaches the claimed limitation "synchronizing the storage of information ....data warehouse system" as (fig. 5).

As to claim 13, Burdick teaches the claimed limitation "synchronizing the storage of information among the SSMs" as (fig. 5).

As to claim 14, Burdick teaches the claimed limitation "uploading information from the SSMs to the data warehouse system" as (fig. 5).

As to claim 15, Burdick teaches the claimed limitation "downloading information from the data warehouse system to the SSMs" as (fig. 5).

As to claim 16, Burdick teaches the claimed limitation "the SSMs store ....data warehouse system" as (fig. 5).

As to claim 17, Burdick discloses the claimed limitation subject matter in claim 11, except Burdick does not teach the claimed limitation "each of SSMs captures detailed.....data warehouse system". However, Melchione teaches the above claimed limitation in col. 16, lines 10-30; col. 11, lines 30-50.

As to claims 18 and 32, Burdick discloses the claimed limitation subject matter in claim 17, except Burdick does not teach the claimed limitation "the detailed data about the customer's ....for future use". However, Melchione teaches the above claimed limitation in col. 11, lines 40-60; col. 10, lines 55-65. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply Melchione's teaching of tracking customer arrivals at branch offices and reporting information pertaining to the arrival in the branch for new and existing customers going through the sales process and including a pending file storage means for storing salient data that has been collected. If the data is needed during a subsequent visits by the customer to the bank, the data can be retrieved without asking the customer to provide data that he or she already provided to Burdick's system in order to save time for searching and retrieving data from database.

As to claims 19 and 33 Burdick teaches the claimed limitation "the detailed data is uploaded .....data warehouse system" as (fig. 5).

As to claim 20, Burdick discloses the claimed limitation subject matter in claim

11, except Burdick does not teach the claimed limitation "the customer-specific

information.....data warehouse system". However, Melchione teaches the above

claimed limitation in col. 11, lines 40-60.

As to claim 21, Burdick does not teach the claimed limitations "executing a

relational database .....using the information stored in the relational database to more

effectively serve the customer at the SSM". However, Burdick teaches the claimed

limitation "executing a relational database.....maintains a relational database stored on

the SSM" as the relationship between the data distributor and database servers 505,

506, 507, and 509 within the distributed database. Each database server is associated

with loader which inserts, updates, Deletes database (fig. 5). Melchione teaches the

claimed limitation "each of the relational database stores information......serve the

customer at the SSM" as the central customer information system contains a plurality of

customer profiles, each customer profile including demographic information and

customer financial goals.   It would have been obvious to a person of an ordinary skill in

the art at time invention was made to apply Burdick's teaching of the relationship

between the data distributor and database servers 505, 506, 507, and 509 within the

distributed database. Each database server is associated with loader (inserts, updates,

Deletes (fig. 5) and Melchione's teaching of as the central customer information system

contains a plurality of customer profiles, each customer profile including demographic

information and customer financial goals in order to distribute data base in machines so

that a user can save time for searching or retrieving data from different physical

locations and keep track a user's profile at branch offices.

As to claim 22, Burdick discloses the claimed limitation subject matter in claim

21, except Burdick does not teach the claimed limitation "using the information

stored......to the customer at the SSM". However, Melchione teaches the above

claimed limitation in col. 11, lines 40-60.

As to claim 23, Burdick discloses the claimed limitation subject matter in claim

21, except Burdick does not teach the claimed limitation "each of the relational

databases is a partition of a global relational database, ...stored on a plurality of the

SSMs". However, Burdick teaches that data distributor 609 has the ability to provide

both incremental and full refreshes of database tables to remote site databases (fig. 5,

col. 12, lines 35-40).

As to claim 24, Burdick discloses the claimed limitation subject matter in claim

24, except Burdick does not teach the claimed limitation "processing financial

transaction......processing systems coupled to the network". However, Melchione

teaches the above claimed limitation col. 38, lines 5-25.

As to claim 25, Burdick teaches the claimed limitation "storing information

collected ......data warehouse systems coupled to the network" as (fig. 1 and 5).

As to claim 26, Burdick teaches the claimed limitation "synchronizing the storage of information ….data warehouse system" as (fig. 5).

As to claim 27, Burdick teaches the claimed limitation "synchronizing the storage of information among the SSMs" as (fig. 5).

As to claim 28, Burdick teaches the claimed limitation "uploading information from the SSMs to the data warehouse system" as (fig. 5).

As to claim 29, Burdick teaches the claimed limitation "downloading information from the data warehouse system to the SSMs" as (fig. 5).

As to claim 30, Burdick teaches the claimed limitation "the SSMs store ….data warehouse system" as (fig. 5).

As to claim 31, Burdick discloses the claimed limitation subject matter in claim 25, except Burdick does not teach the claimed limitation "each of SSMs captures detailed…..data warehouse system". However, Melchione teaches the above claimed limitation in col. 16, lines 10-30; col. 11, lines 30-50.

As to claim 34, Burdick discloses the claimed limitation subject matter in claim 25, except Burdick does not teach the claimed limitation "the customer-specific information.....data warehouse system". However, Melchione teaches the above claimed limitation in col. 11, lines 25-50. It would have been obvious to a person of an ordinary skill in the art at the time the invention was made to apply teaching of Melchione's teaching of the central customer information system contains a plurality of customer profiles, ach customer profile including demographic information and customer financial information and presenting information concerning the component of the selected account to the customer for allowing data communication between the central customer information system and the central database to Burdick's system in order to save time for searching or retrieving data from different physical locations and keep track a user's profile at branch offices.

Conclusion

8.   **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.
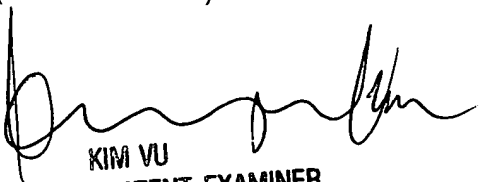

Contact Information

9.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Cam-Y Truong whose telephone number is (703-605-1169). The examiner can normally be reached on Mon-Fri from 8:00AM to 4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kim Vu, can be reached on (703-305-4393). The fax phone numbers for the organization where this application or proceeding is assigned is (703)-746-7239 (formal communications intended for entry), or: (703)-746-7240 (informal communication labeled PROPOSED or DRAFT).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703-305-3900).

Cam-Y Truong

7/08/02

KIM VU
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